



UNITED STATES BANKRUPTCY COURT  
District of New Jersey

Albert Russo  
CN 4853  
Trenton, NJ 08650  
(609) 587-6888  
Standing Chapter 13 Trustee

Order Filed on February 20, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In re:

Case No.: 19-33354 / CMG

Michael Joseph D'Esposito, Jr.  
Kaliza B. D'Esposito

Chapter: 13

Debtor(s)

Hearing Date: 02/19/2020

Judge: Christine M. Gravelle

**CHAPTER 13 STANDING TRUSTEE PRE-CONFIRMATION ORDER OF DISMISSAL**

The relief set forth on the following page is **ORDERED**.

**DATED: February 20, 2020**

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

**Honorable Christine M. Gravelle  
United States Bankruptcy Judge**

The Court having determined that dismissal of this case is appropriate, it is hereby

ORDERED that the debtors' case is dismissed for:

- failure to file a feasible plan, income and/or budget statement
- failure to make all required pre-confirmation payments to the Trustee
- lack of prosecution
- failure to attend Confirmation Hearing
- failure to resolve Trustee and/or creditor objection

and it is further

ORDERED that:

Pursuant to 11 U.S.C. § 349(b), this court for cause retains jurisdiction over any application filed within 14 days of the date of this order by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

Any funds held by the Chapter 13 Standing Trustee from payments made on account of the debtors' plan shall be disbursed to the debtors, less any applicable trustee fees and commissions, payments ordered for attorney fees, or any adequate protection payments due under the proposed plan, or by Court order.

Any *Order to Employer to Pay the Chapter 13 Trustee* that has been entered in this case is vacated, and the employer is ordered to cease wage withholding immediately.

All outstanding fees due to the Court are due and owing and must be paid within 7 days of the date of this order.

In re:  
Michael Joseph D'Esposito, Jr.  
Kaliza B. D'Esposito  
Debtors

Case No. 19-33354-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2020.

db/jdb +Michael Joseph D'Esposito, Jr., Kaliza B. D'Esposito, 161 Van Sant Ave.,  
Island Heights, NJ 08732-7901

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
David A. Semanchik on behalf of Joint Debtor Kaliza B. D'Esposito info@semanchiklaw.com  
David A. Semanchik on behalf of Debtor Michael Joseph D'Esposito, Jr. info@semanchiklaw.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6